

# Tamil Arasu

NOVEMBER 1993 Rs.3



## JAYALALITHA SPEAKS

தொகுதி - 2  
Volume - II





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# TAMIL ARASU

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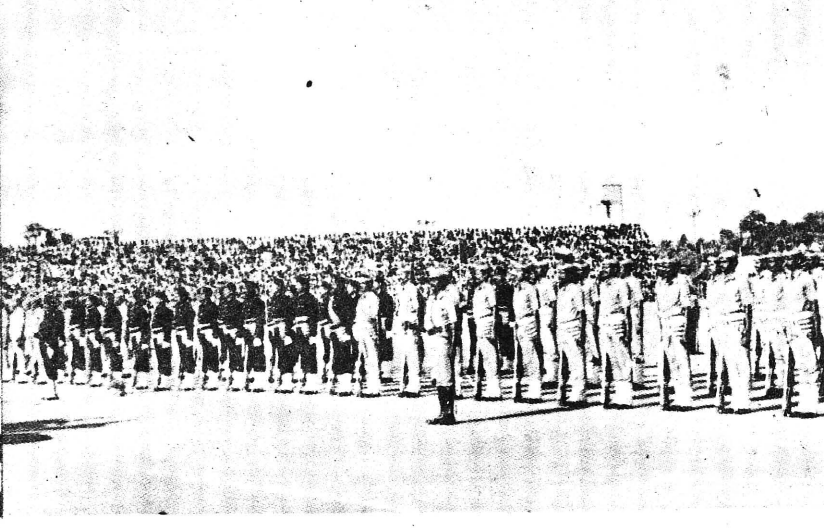
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**H**on'ble Chief Minister Puratchi Thalaivi Dr. J. Jayalalitha distributed medals and cash awards to 90 Police, Prison, Fire Service and Home Guards personnel for displaying valour and exemplary commitment to their duty at a function at Anna Stadium, Tirunelveli on 9th October 1993 and delivered the following speech:

"Each and everyman wants to achieve something by his noble

Prison Department and Home Guards and distributing medals and cash awards to them.

Generally the function used to be held only in Madras. I have changed this convention and ordered to celebrate this function in other parts of the State also.

This function has enabled me to meet the people of various districts personally and it is my aim that the

### Special features of Nellai District

Tirunelveli-Kattabomman District is well known for its renowned centre, efficient personalities and great fame from time immemorial. And this Nellai District has a great fame of having the celestial grace and blessings of the Lord Nellaiappar, he who protected the paddy fields from flood by forming fence around the fields.

## MEDALS FOR POLICE PERSONNEL

thinking and best performances. So it need not only talent and opportunities but circumstances also.

Hence, the natural talent of a man with the least chances make him to do wonders. When we encourage the talent inherent in the individual, it makes him to act with the zeal. His special talent inherent in him emerges out.

### Medal and cash award

Only on the basis of this noble thinking our Government feels very proud and happy in appreciating the gallantry and valuable services rendered by the persons in the Police Department, Fire Services,

people of that district should have the opportunity to witness the function in person.

The function was held last year in Trichy. This year this is being celebrated in Tirunelveli in a grand manner.

When the people of Nellai District were affected by the cyclone and heavy floods last year, I came running to redress their distress. At that time, I could not see the people of Nellai in happy mood. I am very glad that this "Medal Distribution Function" has given me a chance in meeting the people of Nellai when they are in mental peace and joy.







It is a significant feature that the river Tamiraparani and Papanasam have become part and parcel of the people of Nellai. It could be understood from the history of great people who are the sons of this soil, that the sense of independence is more for the people in Nellai.

The great warrior Veera Pandia Kattabomman who fought against the British monopoly rule and the suppression, the great warrior Pulithevan who was a predecessor to him and Vanjinathan who sacrificed himself in the 'Yagna' of Independence are all sons of this Nellai soil. 'Kappalottia Thamizhan' V.O.C. who inspired people to take part in the 'Yagna of Independence' and made them to have the thirst for freedom, Maha Kavi Subramaniya Bharathi and Subramania Siva are all sons of this Nellai soil.

This soil has got the reputation for having nurtured bravery and valour. In this soil it is more apt to honour the people for their great valour and meritorious service.

In this function totally 90 persons have been awarded medals. Among them 65 persons belong to Police Department, 10 persons to Fire Service Department, 10 persons to Prisons Department and 5 persons to Home Guards.

Till last year a medal and cash award of Rs.3,000 were given to the

persons those who had rendered service of gallantry. I am glad to inform that this amount has been increased from Rs.3,000 to Rs.4,000 from this year onwards. I am very happy to inform here that the amount given to Head Constables and Constables who had rendered hard work with duty consciousness in addition to the medal has been increased from Rs.1000 to Rs.1500 and in the same manner, the amount given to Inspectors and Sub Inspectors has also been increased from Rs.2000 to Rs.2500.

**Good things will eventually take place:**

Though the situation warranted this function to be held belatedly,

elections): This shows that nobody can alter the nature's destiny which tells that even though the time might pass good things will eventually take place.

I heartily congratulate those duty conscious Policemen and Women who received the awards and purse for their gallantry meritorious service, in this pleasant occasion on behalf of you.

The personnel who served for the sake of the country with duty consciousness and even risking their own lives should be honoured by the nation. Then only, the nation can prosper and persons of high capability will go higher in esteem.

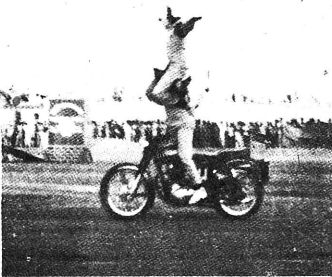


with the jubilant feeling of success exposing the tremendous power of the people's force after having attained our goal (in the recent by

This can be a guidance for the growing younger generation.

You are aware that this Government is taking all efforts for encouraging the personnel who are working in the Police Department having duty consciousness and good conduct as the basic criteria.

I hope that this function will pave way for all the duty conscious personnel who are felicitated 'today to work more efficiently'. At the same time, I hope that this function will be an encouragement and also a beginning for the other personnel





working in this Department to serve more efficiently with an aim to receive such medals and purses.

#### **Function of the Police Department:**

You are aware that the role of Police Department in ensuring protection and safety for the lives and properties of the public by creating a peaceful atmosphere, is very essential. The duties and responsibilities of the Police Department are constantly changing according to the increasing needs of the society. The Police Department shall enforce the law and order and maintain Peace, prevent the occurrence of offences, take suitable action to investigate the crimes and furnish the criminals, maintain traffic without disruption; deal with harmful and anti-social elements which tends to disintegrate the country. Thus in a distinctly different context the Policemen are forced to wield different kinds of responsibilities. Their duties are arduous and complex and at some times they are risky.

The Policemen should tolerate the criticisms expressed by the affected persons and persons who need relief. Though there are some defects in the present context when compared to other States, I am indeed very much proud to state that our State policemen discharge their duties very efficiently in such a way

that they do receive respect from the public. In order to remove certain difficulties and challenges faced by the policemen while discharging their duties; this Government are taking many steps. I have given due importance to this department and have strengthened it. There existed long pending grievances like dearth of policemen, vehicles, arms and ammunitions, equipments. Neither there were sufficient records and nor there were any modern approach. All these grievances have been redressed in a short period.

We have formed Tamil Nadu Uniformed Services Recruitment Board exclusively for the selection of policemen. We are selecting more than 10,000 policemen at a time and imparting proper training to them.

We have given promotion to the policemen more than 10,000 in number at a time who did not get any promotional opportunity for several years and we have removed the stagnation and are encouraging them.

This Government are taking all arrangements to provide vehicles, Telecommunication equipments such as wireless to all the police stations gradually. Besides, we have evolved several schemes for the welfare of the policemen and implemented the same effectively.

Our Government have imparted training to improve the efficiency of the policemen. I am very proud to inform that this Government have formed the Special Security, Group, Temple Protection Force and Special Task force to undertake certain specific assignment with technical excellence and accuracy.

Our Government are opening one All Women Police Stations in each district evincing very keen interest to protect and safe guard the welfare of women.

I have proposed to open All Women Police Stations for Tirunelveli-Kattabomman and Chidambaranar Districts tomorrow. Then, the total numbers of All Women Police Stations so far opened will be ten.

#### **Nightmare:**

Hence I am very keen in creating conducive atmosphere for the Tamil Nadu Police Force so as to enable it to function excellently deriving appreciation from one and all. My sole aim is that by doing so, the precious service rendered by them should reach the public easily.

I wish that the police personnel should be a nightmare to the wicked and friends to the good people. I have full faith that if the police personnel function with vigilant and courage, the poor and the destitute will get protection and safeguard goodness and prosperity.

I wish the police personnel, Fire Service, Prison personnel and Home guards should function efficiently earning good name. I express my appreciation to Thiru S.Sripaul, the Director General of Police, who made arrangements for this function in a grand manner and also to Thiru Walter Devaram, Additional Director General of Police, who arranged adventurous sports excellently and the officials in all level in police department and those who gave their valuable advice and did constructive works.







## THE WELFARE ASSISTANCE IS ONLY A BEGINNING BUT NOT AN END

— Hon'ble Chief Minister  
Puratchi Thalaivi Dr. J. Jayalalitha

The Hon'ble Chief Minister Puratchi Thalaivi Dr. J. Jayalalitha distributed welfare assistance to poor of Tirunelveli-Kattabomman and Chidambaranar Districts at Kovilpatti on 10th October 1993. They are amounted Rs.41.45 crore and would benefit 40,173 persons.

The Chief Minister distributed the assistance and delivered the following address.

"I am very happy for having got this opportunity of visiting the two famous southern districts well known for their historical

importance and innumerable natural beauties, and participating in this function got up in this famous town, Kovilpatti to inaugurate Government Welfare Schemes and to distribute Government assistance. Further, I am very much pleased in meeting you all my beloved people.

At this juncture, I wish to point out that, though these two Districts viz the Chidambaranar District and Tirunelveli-Kattabomman District have been bifurcated for administrative convenience, the very fact that this

Government function is being held in a common single platform indicates the oneness of these Districts in their sentiments.

### Land of sacrifice

It would not be an exaggeration to say that Tirunelveli-Kattabomman District which has been a land of bravery is the birth place of great warrior Veerapandia Kattabomman. There can be no Indian who does not feel proud to know that it was Kattabomman, the Lion of Palai, an uncomparable champion of self respect, who first raised the voice of revolt against the British imperialism.

The very utterance of the name Veerapandia Kattabomman will inject a feeling of valour even into the veins of cowards; a feeling of strength will riverbrate in the hearts of even a lazyman. This is the land of sacrifice where he was



born, lived, created a history and sacrificed his life for a noble cause.

Likewise, this is the place where V.O. Chidambaram Pillai, adored by one and all as "Chekkilutha Chemmal" was born. This is the land where V.O. Chidambaram Pillai, born in a Tamil Business family caused to spread the glory of Tamils all over the world by sailing a swadeshi ship in Bay of Bengal by virtue of his true patriotism, heroism and untiring efforts during the period when



foreigners monopoly penetrated and dominated in each and every field.

If persons like V.O. Chidambaranar with patriotism, fiscal foresight live amongst us today, our nation would have surpassed even the other developed countries like Japan in economic development.

Apart from these respectable great men, this land has produced many other eminent people like Bharathiar who dreamt of the greatness of free India in his immortal poems and selfless leaders like Vanchinathan, Pulithevan and V.V.S. Iyer.

I feel very proud in distributing Government assistance to the people of these two districts which have so many credits like this.

Right from the day of assuming office, till date this Government is functioning with the motto 'service to the people is the fore-

most duty'. People of Tamil Nadu are well aware of this fact. This Government following the principle that a Government must try its level best to redress the hardships, difficulties and problems of poor, orphans, aged, widows and those in the lowest

strata of society. I would like to point out at this juncture that myself and my cabinet colleagues are determined to follow this principle by surmounting the practical difficulties that may arise.

I have heard many people quoting as 'Government machinery' while mentioning about a Government and its functioning. I am not finding fault with the usage of the word Government machinery. But I cannot tolerate the functioning of those running this Government machinery acting mechanically without applying their mind to the needs and problems of people.



I am fully aware that people belonging to various sections of society awaiting with the aspirations that the Government would redress their grievances such as poverty, unemployment, economical disorder and so many day to day problems in their life. I consider to redress all of the problems of those poor people as my foremost duty.

Duties like drafting and implementing perspective schemes for the development of future generation, finding ways and means for increasing production, laying foundation for economical development are a generally a long term process.



Though these are the bounden duties of the Government the great leaders like Perarignar Anna, Puratchi Thalaivar Dr. M.G.R. throughout their life followed the principle that no popular Government should ignore the humanitarian duty of redressing the day to day grievances of various sections of the society. I can probably announce at this juncture them 'Popular Government of your sister's is functioning as per noble principles of these esteemed leaders'.

Only with the objective of serving the people without neglecting any of the duties of a Chief Minister, such as meeting the public and redress all of their grievances immediately I had been meeting my beloved people on particular days and receiving petitions unmindful of the lurking danger to my life from anti-social elements.

#### My satisfaction

The poor people of Tamil Nadu have appreciated the speedy action taken through the Government machinery to redress the grievances by meeting the people of all districts in Tamil Nadu in this way. I selected eligible persons from those who gave petitions to me and

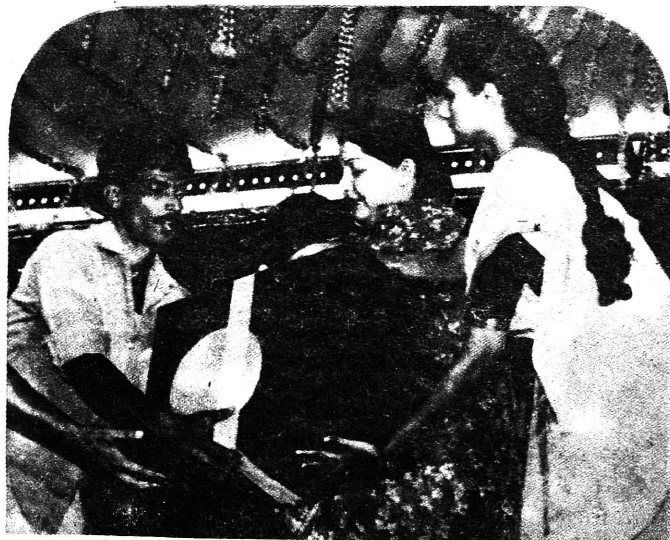
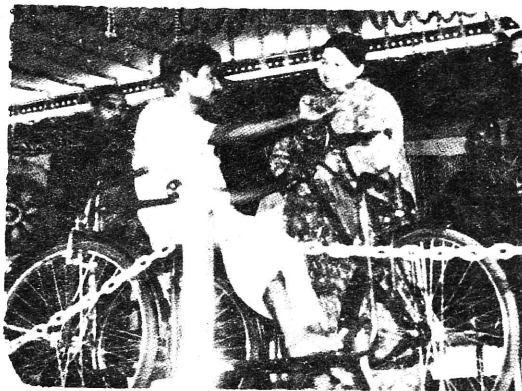
distributed 51 crore rupee worth of Government Welfare assistance to 36,438 beneficiaries by inviting them district wise, to Madras at Government expense. In this way I had the satisfaction of serving the people among those who gave petition to me.

Subsequently, I have decided to personally meet the beneficiaries and provide district wise welfare assistance under various schemes to benefit thousands of people. So, now I am visiting each and every district so far, I have visited four districts i.e. Coimbatore, Dharmapuri, South Arcot-Vallalar and Villupuram Ramasamy Padayatchiar Districts and with great pleasure I have distributed welfare assistance to the tune of

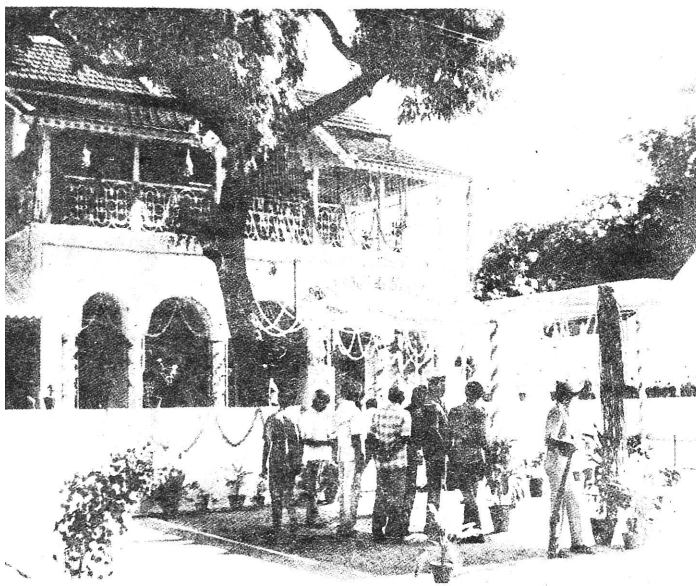
Rs.29 crore under various schemes to more than 37,000 beneficiaries.

Now, I have planned to visit both Chidambaranar and Tirunelveli-Kattabomman districts to distribute welfare assistance to the tune of Rs.41 crore and 45 lakh under various schemes for about 40,173 beneficiaries. So far I spoke about the duties of the Government in rendering service to the public. I wish to tell you a message to these beneficiaries that "work hard and progress in life". The welfare assistance under various schemes by this Government is only a beginning but not an end. And again it is my humble request that each beneficiary should hold this small assistance given by this Government and work hard so as to face the struggle with firmness and raise up in their life just as the creeper seeks for a small support to grow.

As I don't have sufficient time today, I will personally distribute welfare assistance only to a few beneficiaries in this dias. Our Hon'ble Ministers would distribute these welfare assistance to the remaining beneficiaries, who have gathered here in thousands. I request all of you to remain in their place and receive the assistance. Once again I thank and appreciate all who took much pain for the grand success of this function".







## INAUGURATION OF ALL WOMEN POLICE STATIONS

**H**on'ble Chief Minister Puratchi Thalaivi Dr. J. Jayalalitha inaugurated All Women Police Stations at Palayamkottai and Tuticorin on 10th October 1993. She delivered the following address at Tuticorin.

"I am very happy to open All Women Police Station at Tuticorin, Chidambaranar District and I have great pleasure in seeing you personally. I rushed here during last year when this place was af-

fectured by flood and rain to see the flood relief works and to console the affected people. But today, I am very glad to open the All Women Police Station in a happy situation and to see you all of this District with a smiling face with peace of mind and joy.

This Government which is headed by your beloved sister, is very keen in taking necessary action for

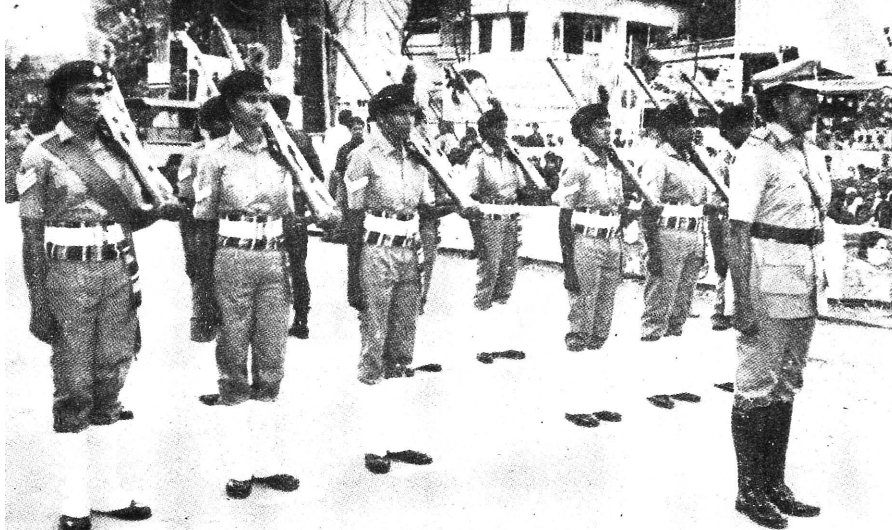
the development and protection of women from the beginning itself.

Though there are several rights conferred and in words, in writing for the welfare of women, when we analyse whether these rights reached them actually in practical life, we have to accept that these rights have not fully reached them. I feel very distressed when I see several mothers and sisters, who patiently tolerate the tortures and wrongdoings done to them with a sense of sacrifice and dissatisfaction for years together.

Our Government are taking necessary action for the development of women to stand on their own legs and also taking various efforts to render social justice to them. Initially when Women Police were recruited to work in Police Department they were engaged only in ordinary duties like the supervision of Women Prisoners, security work, escort, operation of communication net work.

However, when women are working in all Departments including Military, undertaking all sorts of jobs, receiving encomium and creating records equal to men, I didn't accept the women police in Police Department alone doing or-





dinary works. For a very long time I have cherished the idea to engage them fully in all sorts of jobs in Police Department.

Further, I formally believed that if there is All Women Police Station exclusively for women to solve the individual problems of women of all walks of life in the society with the help of law, it will function effectively. As a result of this, belief, today All Women Police Station, ful-

ly managed by women themselves is established in every Police District in Tamil Nadu.

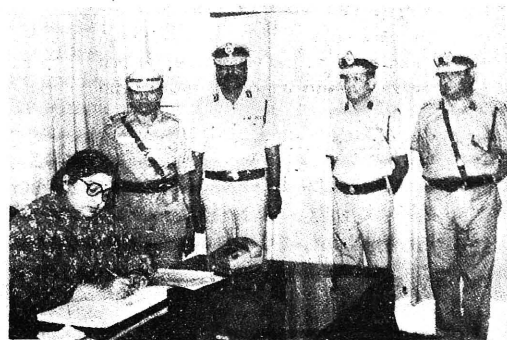
I firmly believe that these All Women Police Stations will strive hard to eradicate the various atrocities committed to women in the community and bring renaissance in their life.

For the effective functioning of these All Women Police Stations, which help to eradicate the pro-

blems of the poor sisters living in the lowest strata of society without any scope, they have been provided with all necessary facilities.

Apart from that, I personally visit and inaugurate every All Women Police Station in order to make all to realise the importance of these All Women Police Stations. I have inaugurated three All Women Police Stations for Madras City alone, two separate All Women Police Stations for Madurai and Coimbatore Corporations and four separate All Women Police Stations for Burgur, Dharmapuri, Cuddalore and Thirunelveli.

The Police Station inaugurated today is the 10th All Women Police Station of Tamil Nadu. I request that the women living in this district, particularly, mothers and sisters living in the lowest strata of society without any scope and facilities should make use of this Police Station in a proper way. At the same time, I express my expectation that the personnel working in this Police Station should strive hard to protect the rights of the women in this district and act as a goodwill delegates in rendering social justice to them".

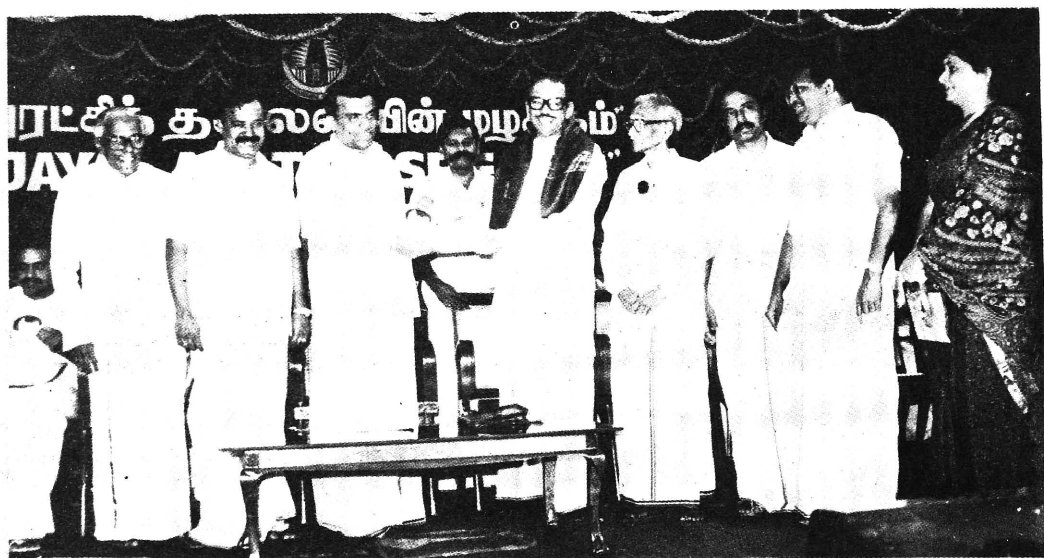






## "JAYALALITHA SPEAKS - Volume II" RELEASED

Cover Story:



**B**ooks containing the speeches of Hon'ble Chief Minister Puratchi Thalaivi Dr. J. Jayalalitha delivered in English and Tamil, during the second year of office as the Chief Minister, titled "Jayalalitha Speaks Volume-II" and "Puratchi Thalaiviyin Muzhakkam Volume-II" were released at a grand function in Kalaivanar Arangam at Madras on 25th October, 1993.

On the eve of the function the Kalaivanar Arangam boasted a



festive look with people in large number thronging the place.

The flower decked stage was to the taste of the audience.

The Director of Information and Public Relations, Thiru R. Sampath, IAS welcomed the gathering. In his welcome address, he said, "the books containing the speeches of Hon'ble Chief Minister brings to light the benefits reaped by the people of Tamil Nadu and the achievements accomplished by her Government".

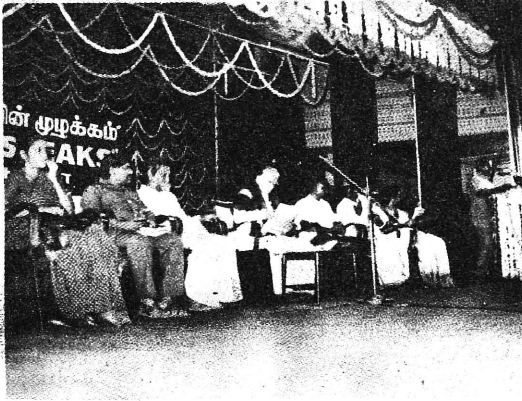
The Assistant Director of Information and Public Relations Department (Tamil Arasu) Thiru R. Barathan was the comperor.

A debate was held with the participants waging a verbal battle over what was predominant in the collection of Hon'ble Chief Minister's speeches - Her administrative excellence or abundant affection for the people. Thiru. Thirukkural V. Munisamy, well known Tamil scholar was the moderator. He said, "The Hon'ble Chief Minister is an intellectual with an urge to learn more and more. Our Chief Minister alone has got a good library after Dr. Ambedkar, Thiru Shanmugam



Chettiar and Thiru T. T. Krishnamachari. The books are a boon to the people". Prof.

T. Rajagopalan, Prof. Ashokumaran and Dr. Sudha Seshaiyan spoke for the proposition that the administrative excellence aspect was predominant. Prof. T. Gnana sundaram, Pulavar Balakrishnan and Dr. Saradha Nambiyaruran spoke for the proposition that abundant love for the people was the predominant element in the thoughts and deeds of Puratchi Thalaivi. Mediator Thiru Thirukkural V. Munisamy said both teams did well and he passed the judgement as the Administrative excellence gained supremacy in the thoughts, words and deeds of the Hon'ble Chief Minister.



Following the debate a poets







meet. was conducted. Kaviarasar Ilandevan (PRO, Tamil Arasu) presided over the poets meet. The theme of the poets meet was 'the epoch making foot prints of the History making leader'. Kavignar V. Vijayarangan, Kavignar Karu. Nagarajan, Kavignar, Tmt. Andal Piriadharsini, Kavignar M.V. Pasupathi and Kavignar Selvi Vaisali Kannadhasan recited their poems on the achievements in the field of art, education, industry, equality and women's liberation.

In the evening the book releasing function started with the welcome address by the Director of Information and Public Relations, Thiru R. Sampath, IAS. In his address he said, that on the basis of the success of the Volume-I and the popularity it had gained in various parts of India, Volume-II was being published. After his address, he presented shawls to the Hon'ble Ministers.

Hon'ble Speaker Thiru Sedapatti R. Muthiah presided over the function.

The books titled 'Jayalalitha Speaks Volume-II and Puratchi Thalaiviyan Muzhakkam Volume-II' were released by the Hon'ble Minister for Finance Thiru V.R.

Nedunchezhiyan. Hon'ble Speaker Thiru Sedapatti R. Muthiah received the first copies of the books.

Hon'ble Minister for Information and Publicity Thiru M. Thennavan in his speech said, "Hon'ble Chief Minister Puratchi Thalaivi has perspective view. Her speeches are



full of sagacity, heroism, patriotism, human values and munificence".

Hon'ble Minister for Social Welfare, Tmt. Indirakumari said, "she that has got the gift of the gab, tireless, percivence and undaunted courage will not be vanguished by anyone. Puratchi Thalaivi's speeches are in consonance with this dictum of Thirukural. All the six crore Tamils should posses a copy of this collec-

tions in their hands. This should be cherished with reverence not only in the libraries but also in the hearts of the public.

Hon'ble Minister for Transport Thiru K.A. Sengottaiyan in his speech said these books will be valuable possession of the people of Periyar District. He purchased the books for Rs.20,000 from the Hon'ble Minister for Finance.

Hon'ble Minister for Housing Thiru S. Ragupathy paid Rs.10,000 and received the copies.

Hon'ble Minister for Food Thiru R.M. Veerappan said, "these books serves as a bacon of light not only to the party but to all the people of India. Even after 50 years these books will speak for themselves for the intelligence and valour of Puratchi Thalaivi. These will be immortal works and will proclaim to the world that there was not a single subject that had not been covered by the genius of the Hon'ble Chief Minister".

Hon'ble Minister for Revenue Thiru S.D. Somasundaram said, "the Hon'ble Chief Minister is the guardian angel of the poor and downtrodden; A revolutionary flower blossomed in public life; a



staunch follower of Periyar; and Ingersol of Tamil Nadu".

Hon'ble Speaker Thiru Sedapatti R. Muthiah quoted the words of the participants in the All India conference of the Presiding Officers of Legislatures, who were all, praise for the Hon'ble Chief Minister's speech.

Hon'ble Minister for Commercial Taxes Thiru V. Sathiamoorthy bought 500 copies from the Finance Minister.

Hon'ble Minister for Finance Dr. V.R. Nedunchezhiyan in his address said, "These books explain the

policies and plans of action of the Government. It is worth mentioning that all the 26 Ministers are taking part in the function. This speaks about the harmony and understanding among the cabinet members".

To conclude the function a film was shown highlighting the 2 years achievements made by the Government under the dynamic leadership of the Hon'ble Chief Minister Puratchi Thalaivi Dr. J. Jayalalitha.

Thiru P. Jayaprakasam, Joint Director of the Department of Information and Public Relations proposed a vote of thanks.





## REVIEW

—Hon'ble Chief Minister Dr. Jayalalitha's Speeches-Vol.II in Tamil and English - Department of Information and Public Relations, Government of Tamil Nadu, September, 1993. Rs.15 and Rs.10.

Anthologising occasional speeches and writings of political personages is not uncommon, as there has been a precedent in the voluminous works of all Prime-ministers and Presidents under the aegis of the Publication Division of Government of India. Even gubernatorial incumbents in State Capitals sometimes venture into

this scholastic jaunt. I myself reviewed the speeches of Dr. Gopal Singh, then Lt. Governor of Goa, roughly half-a-dozen years back. Hence the recent publication of the speeches of Dr. Jayalalitha is timely and desirable. Setting aside the skeptical view of vested interests that it is a propaganda-ploy, one is bound to view these booklets ob-



## JAYALALITHA SPEAKS

தொகுதி - 2  
Volume - II

jectively. The role of a Chief Minister is dichotomous as a party functionary and as an elected leader of the masses. As a leader with a massive mandate, unprecedented in the annals of Tamil Nadu legislature, the CM is at liberty to render a good account of herself to the public.

What she addressed in different platforms for various audiences, therefore, shouldn't go in vain. In presenting a handy volume of her speeches, chronologically recorded, the State Information Department had done a commendable job. I wish the bias towards Tamil version, with its excellent lamination ought to have been extended to the title page of the English version too.

The twenty four speeches in the Tamil version, comprehensive on the whole and kaleidoscopic in perspective, prove to be immensely pleasing, both in theme and style. Maintaining an even tenor in form and content with occasional rhetorical flourish, ensures the versatility of the speaker besides a grasp that she has, in statecraft. These lectures, neither ceremonious, nor ritualistic nor a mere documentary as they are apt to be among mediocres, lie herein as passionate outpourings of a charismatic leader, dynamic to captivate the multitudinous rural masses and urban elites. A distinguishing feature that ensures a spicy aroma in readability is that facts and figures are sparingly sprinkled all over the speeches.

The CM's performance in the NIC meeting at Delhi is superbly bold and highly diplomatic. Let me say frankly that in the four decades of both congress and non-congress rule in Tamil Nadu, very seldom the CM's have ever spoken so courageously. Most of them were known either for their absence or silence. But the present incumbent took the bull by horns and effectively countered the prejudicial remark of V.P. Singh that the UP Assembly should be dissolved if the verdict of the court in Ayodhya

issue is not honoured. Dr. Jayalalitha posed that if dishonouring judiciary merits a dissolution of an Assembly, why didn't the NIC take note of the disrespect of the Karnataka in not implementing the interim order of the Cauvery Tribunal as directed by the Supreme Court. Not it is her specific advocacy of the U.P. that counts, but it is her specific highlighting of the deep rooted grievance of Tamil Nadu here. Her indictment on BJP's boycott of NIC, is in a way a rebuttal to the false accusations that she tacitly connives with that party at times. If not a diplomatic stance, what it is, when she said that minorities shouldn't strive to promote themselves to the detriment of majorities.

The CM's reply to cine artistes who played host, smacks of her genuine love and sentimental attachment. As a golden angel of the silver screen, she seems to have been in a reverie for a while, when salvaging from her nostalgic memory, an anecdotal leaf from her early life. Quite interesting it is.

The proposed Film city, her brainchild is bound to be her fine tribute to the filmhood.

Her speech on August 15, at Fort St. George, was made a stick to beat her with parochialism by certain opponents. But a perusal of that lecture would render their malicious claim meaningless. Devoid of hypocrisy, is it wrong to plead for re-opening the issue of Kaccha Teevu and restoration of status quo ante in Cauvery Issue? A purple passage quoted from Bharathiyar as the finale of her grand speech is indicative of her unsullied patriotism. But still, the Centre's passing of Nagar Palika Act escaped not her condemnation as that questionable legislation duplicates besides encroaching the powers of the State.

In an address to Entrepreneurs, her cataloguing of factors such as man-power, loan facilities, power-supply, liberal policies and above all an effective guidance are a shot in the arm. The political stability,

she maintains is a veritable boon even to up-coming industrialists. The State is bound to march ahead under her ablest stewardship. More than anything else, the CM's fraternal love and affection that exudes in all her lectures, confirms her leadership-quality. Her unassuming humility in calling herself a loving sister of Tamils, is sure of winning her an additional political leverage in the long-run. These two anthologies, thus prove to be a manifesto of a great leader's blue print for a bright future of the State.

Women's welfare, subsidy to widows and destitutes, Health-care, Literacy campaign, support to Minorities, increased Pension and Industrial development are the items that she has taken care of. The administration of the State, perfectly maintained in all these two years and more is bound to have a smooth sailing even up to two decades, if the present stability is a barometer.

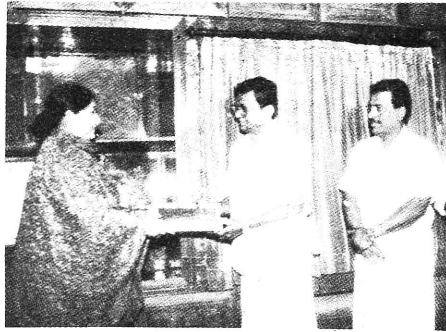
Some of the essays with little trimmings may even be transported to the text-books at higher secondary and collegiate classes. CM's address to CRPF in the Tamil version seems to have been translated from English. True translation never betrays that it is so. It should be as natural as that of the target language in its thought and expression.

At times, the rendition is flatulent and occasionally clarity becomes a casualty (Page.64, 6-10; 71-last).

Though printing errors are almost nil in both the texts, I cannot but point out an amusing rather misleading mistake in page 26 where in 1.3, 'need' should have been printed 'heed'. Better it would be if the Information Department attempts to distribute the copies to all the libraries, both privately-run and state-owned, as these booklets are news-cramped, readable and interesting.

—Dr. Palany Arangasamy  
Professor & Head  
Department of Translation  
Tamil University  
Thanjavur.

**AT THE REQUEST OF THE HON'BLE CHIEF MINISTER  
CONTRIBUTIONS TO THE EARTH QUAKE VICTIMS' FUND POURED IN  
A HELPING HAND TO THE SUFFERING MULTITUDE!  
A MONUMENTAL EXAMPLE OF PHILANTHROPY!**



**Hon'ble Minister for Rural Industries  
Thiru. Durai Ramasamy**



**Hon'ble Minister for Forest  
Thiru. Lawrance**



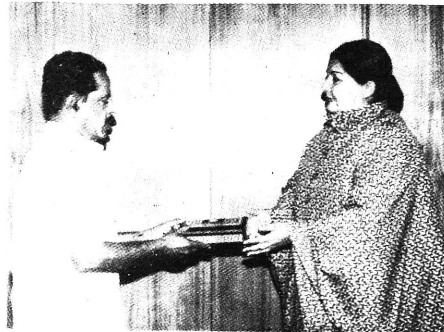
**Hon'ble Minister for Adi Dravidar Welfare  
Thiru. M. Anandan and  
Thiru. V.P. Duraisamy  
Chairman, TAHDCO**



**Hon'ble Minister for Khadi  
Thiru. P. Eswaramoorthy**



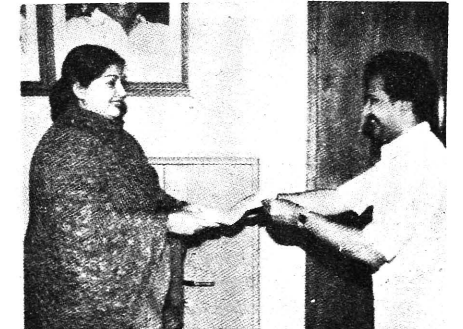
**Hon'ble Minister for Agriculture  
Thiru. K.P. Krishnan**



**Hon'ble Minister for Co-operation  
Thiru. Ka.Pa. Pattabiraman**



**Hon'ble Minister for Fisheries  
Thiru. T. Jayakumar**



**Thiru. S. Jayakumar  
Government Whip  
Tmt. Sulochana Sampath  
Managing Director,  
Tamil Nadu Text Book Society**

**Hon'ble Minister for Dairy Development  
Thiru. T. Janarthanan**



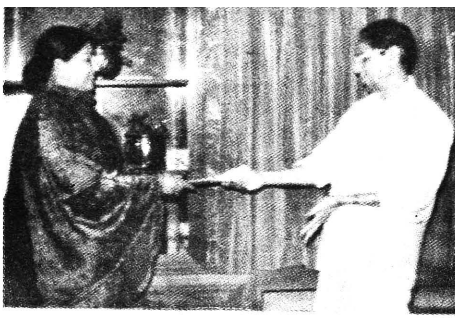
**Hon'ble Minister for Local Administration  
Thiru. T.M. Selvaganapathy**



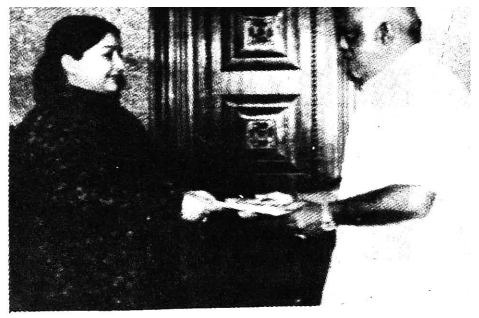
**Hon'ble Minister for Tourism  
Thiru. S. Nagoor Meeran**







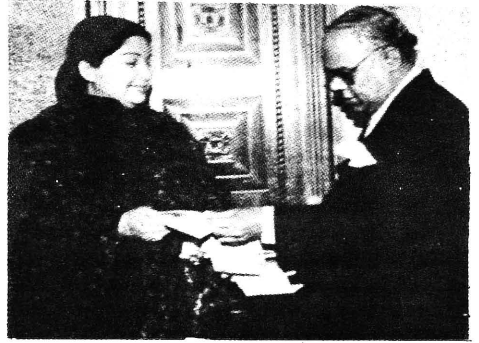
**Thiru. D. Ramanujam**  
President  
Tamil Nadu Theatre Owners Association



**Dr. M.A.M. Ramasamy**



**Dr. Ramamurthy**  
Malar Hospital



**Dr. K. Chockalingam**  
Devaki Hospital



On behalf of Melmaruvathur Adhi  
Parasakthi Institutions, son of Thiru.  
Bangaru Adigalar, and Thiru. A.K.  
Vengatasamy, Treasurer

**Thiru. Nalli Kuppusamy**



**Dr. Pradap C. Reddy**  
Apollo Hospital

**Thiru. Viji and Dr. S. Rengaras.**





**Thiru. B. Sivanthi Adhithan**



**Thiru. P. Obul Reddy**



**Thiru. M. Manickam**



**Thiru. S.K. Mayilsamy**



**Thiru. and Tmt Abdul Ali and Tmt. Ram.**



**Thiru. Kamalahasan**

**Thiru. Vijavakanth**





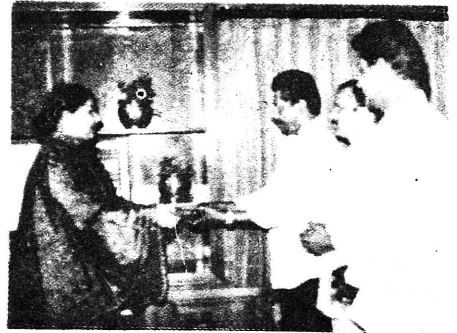
**President Secretariat Employees Association**



**Thiru. P. Nagi Reddy**



**Thiru. Sellamuthu  
Chairman, Encofed**



**Thiru. Ayyappan Pillai  
Ashok Leyland Workers Union**



**Thiru. Sabesan and Thiru. Sadagopan  
T.T.K. Pharma**

**Thiru. Ragupathy  
Narikuravas Association**



**Thiru. A.C. Chinnasamy  
Tamil Nadu Thevar Peravai**

**Advocates**







**Thiru. Sarath Kumar**

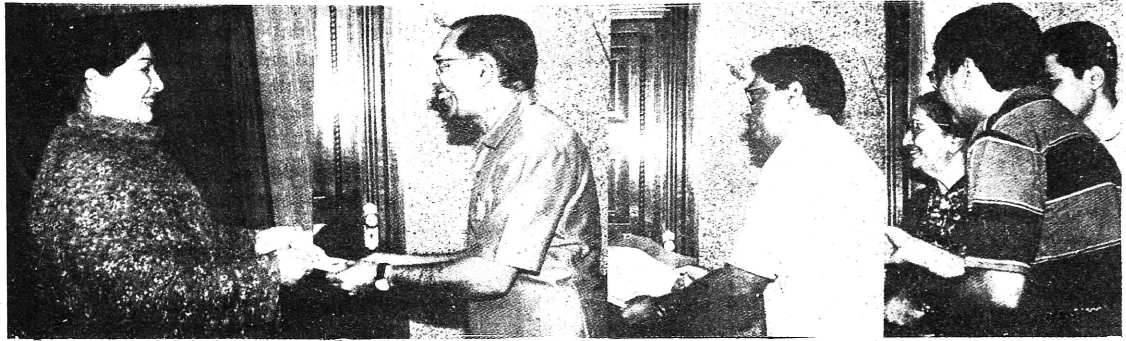


**Thiru. P. Vasu**  
Film Director



**Dr. G. Palani Periasamy**

**Thiru. Vasanthlal Mehta** **Thiru. M. Shanmugavel**  
**Thiru. R.K. Kumar**  
**Makkal Kural**



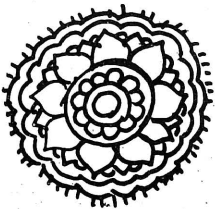
**Thiru. M.V. Arunachalam**

**Thiru. S.V. Balasubramaniam**

**Tmt. Y.G. Parthasarathi**

**Thiru. T.R. Jawahar**  
News Today

**Thiru. M. Sundaram**



## MEETING OF THE STATE ADVISORY BOARD FOR NATIONAL SAVINGS

The Hon'ble Chief Minister Puratchi Thalaivi Dr. J. Jayalalitha presided over the meeting of the reconstituted State Advisory Board for National Savings on 22.10.93 at the Secretariat, Madras. The Minister for Finance Dr.V.R.Nedunchezhiyan welcomed the participants. The Vice Chairman, State Advisory Board for National Savings Thiru V.K. Chinnaswamy also took part and proposed a vote of thanks. Non-official members of the Advisory Board participated in the meeting and gave their suggestions. The Chief Secretary Thiru T.V. Venkataraman I.A.S., and other senior officials also participated.

In her opening remarks the Chief Minister highlighted the fact that Tamil Nadu was able to actually achieve Rs.1935 crore as plan performance against the plan outlay of Rs.1751 crore in 1992-93 thanks to the record all time high mobilisation in Small savings of Rs.615 crore. She appreciated the significant effort undertaken. She wanted the effort to be intensified in 1993-94 to ensure the performance of the small savings target of Rs.590 crore.

The Chief Minister stressed the need for accordng a special niche status to small savings amidst the plethora of savings options as small savings go to create basic public infrastructure. On the Chief Minister's suggestion the Advisory Board considered the question of the special benefits which need to be given to small savings by the Government of India. The Board decided to forward to the Govern-

ment of India the package of measures which can restore to the small savings movement a special status. These proposals seek to give an edge to small savings in the savings market. This package could include

a) A special allocation within the total amount of Rs.60,000 exclusively for small savings under Section 88 of Income Tax Act.

b) A special provision of Rs.3,000 exclusively for the interest earned on small savings scrips under Section 80(L) of the Income Tax Act within the total of Rs.10,000.

c) An exclusive allocation of 15% for small savings out of the collections under the Employee Provident Fund.

d) State Governments may be given 90% of collections as loan in 1993-94 as against the usual 75%.

e) The money invested in Kisan Vikas Patra (KVP) should double in a period of five years as before instead of five and half years.

While commending the cooperation extended by the Postal Department, the Chief Minister highlighted the importance of modernising the postal network to render efficient customer service. The Board discussed various steps that could improve the service level in post offices.

The Chief Minister announced that the agent force would be revitalised with the induction of 5000 new active agents. She placed special emphasis on the need for

prompt payment of agent incentives. She also indicated that the Tamil Nadu Government's special incentives for small savings agents which were the best in the country would be continued till 1995-96. The Board decided to recommend to the Government of India measures to improve the disbursement of incentives to agents by the National Savings Organisation (NSO).

The Chief Minister announced that the 2% incentive for investors would continue for the year 1993-94, throughout the year. Attractive prizes for investors in the form of package tours to Malaysia, Singapore and destinations in Tamil Nadu would be included.

The Chief Minister announced that the existing allotment for the schemes of decentralised district plan would be further enhanced in 1994-95 and linked to performance in small savings collections by the districts. The Chief Minister also announced a new village development scheme under which Rs.1 lakh will be given to provide infrastructure facilities to villages which achieve 100% enrolment and retention in the small savings schemes.

The small savings publicity for 1993-94 was also discussed. It was decided to enhance the publicity budget from Rs.1.60 crore to Rs.2 crore for 1993-94 so that a professionally managed intensive campaign can be launched in the current year.

The State Advisory Board also discussed measures to enrol students in the savings movements. The Chief Minister announced a special new incentive of providing basic sports equipment to every High School and Higher Secondary Schools which achieves 100% enrolment and retention under the Sanchaiyaka scheme. The State Advisory Board also endorsed the suggestion that the Government of India may introduce a special small savings scheme for the girl child.

# D.A. to Government Employees

The Hon'ble Chief Minister of Tamil Nadu Puratchi Thalaivi Dr. J. Jayalalitha, announced the sanction by the Government of Tamil Nadu of one additional instalment of Dearness Allowance to employees of the State Government with effect from 1.7.93 at the same rate as announced by the Government of India. Accordingly, employees will be paid revised Dearness Allowance at the rate of 97% of pay as against 92% now drawn for pay upto Rs.3,500 and at the rate of 73% of pay as against 69% now drawn for the employees drawing pay above Rs.3,500. This will give a minimum benefit of Rs.38 per month and a maximum benefit of Rs.228 per month.

The revised Dearness Allowance will apply to all Government employees including Teachers in Local Bodies and aided educational institutions. This will benefit about 10 lakh employees.

The total additional commitment will be Rs.71.32 crore per annum and Rs.47.55 crore in the current financial year 1993-94.

The arrears from 1st July 1993 will be paid in cash immediately.

Similarly Pensioners and Family Pensioners will be paid Dearness Allowance increase with effect from 1.7.93 as given to Central Government Pensioners. Accordingly, Pensioners and Family Pensioners drawing pension/family pension upto Rs.1,750 will be paid revised Dearness Allowance at the rate of 97% as against 92% now drawn; those drawing above Rs.1,750 and upto Rs.3,000 will be paid revised Dearness Allowance at the rate of 73% as against 69% now drawn and those drawing above Rs.3,000 will be paid revised Dearness Allowance at the rate of 63% as against 59% now drawn. This will give a minimum benefit of Rs.19 per month and a maximum benefit of Rs.156 per month.

The revised Dearness Allowance will apply to all Tamil Nadu State Pensioners/Family Pensioners including those of local bodies and aided educational institutions and to those families of deceased Contributory Provident Fund/Non-Pensionable Establishment beneficiaries of State Government and former District Board who are in receipt of ex-gratia payment of Rs.150 per



month. This will benefit about 2.67 lakh of Pensioners/Family Pensioners.

The total additional commitment on account of Pensioners will be Rs.10.90 crore per annum and Rs.7.26 crore in the current financial year 1993-94.





## TANFED – A FARMER'S FRIEND

**T**he Indian economy is mostly dependent upon Agriculture. Though industrial sector has flourished on rapid speed in the last two decades, the predominance of Agriculture is as green as ever and in this process the Agro-industries has also come to the top along with other industries. Whereas the agricultural and industrial productions have got their growth both in public sector and private sector to the best advantage of the development of our economy, the marketing of the products especially agricultural products remains doubtful as to whether the private trade and public sector organisations have contributed to the equitable distribution of the available produces among people. Having felt the evils of the brutal domination of the unscrupulous private traders which cause cut throat competition, artificial scarcity, hoarding, exploitation of the farmers by paying them low prices and exploitation of the consumers by charging higher selling rates, the Co-operative movement especially the marketing Co-operatives rose to the occasion and dedicated

themselves to the task of eliminating the middlemen and more reasonable and remunerative prices to the farmers for their outputs viz., agricultural produces the result of various inputs applied including sweat and toil. The marketing Co-operatives at Primary level are serving the farmers by making them their members and serving them by (a) arranging for the marketing of their products at remunerative prices (b) advancing loans on the pledge of their produces (c) effectively recovering crop loans advanced to the farmer members by the Primary Co-operative Banks through sale of their produce (d) distributing input requisites (e) undertaking processing of agricultural produce and (f) supplying the basic necessities of the farmer members as well as the general public.

On the part of TANFED, it has the onerous responsibility of utilising the services of the member societies in its procurement of agricultural commodities of the farmer members, sell them to get remunerative prices to the farmers but at the same time also disposing these produces preferable through Co-operative

Wholesale Stores and other Government and Co-operative channels to see it also benefits consumers by sidelining the middlemen. Wherever, the internal supplies are inadequate, the Federation steps outside the State to see the requirement of the State is also brought in. The basic requirement of agriculture is the vital inputs and that of the farmers is to get remunerative prices for their produces. TANFED has very merrily taken up these tasks and is doing systematic distribution of inputs in kind viz., Fertilizers, Seed, Pesticides and implements, manufacturing of its own Pamani brand fertilizer viz., Pamani 17:17:17, mixing and supplying manure mixtures known as TANFED mixtures for using in the cultivation of plantation crops, and after supplying the inputs, marketing the outputs viz. the agricultural produces at appropriate times under the most cherishable concept of supplying of all inputs and marketing of agricultural commodities under one roof.

### Agricultural Marketing

During the last three years TANFED



has marketed agricultural commodities as detailed below:

1990-91: Quantity - 15,925.150 tonnes  
Value - Rs. 1686.96

1991-92: Quantity - 14,325.030 tonnes  
Value - Rs. 1501.48

1992-93: Quantity - 15,925.150 tonnes  
Value - Rs. 1686.96

It is worth to point out that having forced to transfer its edible oil production and trade to TANCOF as per new policy then evolved and implemented some years back, TANFED has been able to concentrate in the procurement of Sunflower seeds since 1982-83 for supply to either the Public Sector Tamil Nadu Agro Industries Corporation (TAI) or to some leading manufacturers of sunflower refined oil (Golden Harvest brand of Oil) on large scale. In the last three years since 1990-91, TANFED has procured and supplied sunflower seeds worth Rs.467.45 lakh, Rs.187.71 lakh and Rs.834.93 lakh. During the current year, TANFED has procured Rs.412.34 lakh worth of Sunflower seeds in the first 5 months alone and this is expected to touch all time high during this current year.

Similarly TANFED has also done its best in helping cotton farmers inspite of fluctuating fortunes. It supplied cotton to Co-operative Spinning Mills and as well as the Mills of National and Tamil Nadu Textiles Corporations. It is also in export

field since the year 1979 and exported cotton, chillies, turmeric, groundnut-extractions, cashewnuts, coriander, onion etc. In the last years since 1989-90 barring 1991-92, TANFED exported 7919 bales of cotton lint worth Rs.428.78 lakh to USSR, Geneva, Checkoslovakia, Nepal, Philipines and Indonesia. In all TANFED has procured cotton worth Rs.392.82 lakh, Rs.730.61 lakh and Rs.419.61 lakh since 1990-91. The other major commodities covered by TANFED to help the farmers are turmeric, raw cashew, chillies, groundnut, toor and maize.

Besides business support, TANFED is also disseminating market information to all Co-operative Marketing Societies as well as to Co-operative Wholesale Stores in order to get mutual benefit from each others in their business process of supply, purchase and sales.

### DISTRIBUTION OF INPUTS Chemical fertilizers

TANFED is in the field of distribution of farm inputs especially fertilizers since 1967. Since 1973 TANFED turned a full-fledged wholesaler of fertilizers with a view to ensure supply of fertilizers at the very doors of farmers. The viable and potentially viable rural credit societies were appointed as retailers from 1976 and the Co-operative Marketing Societies, which ceased to be the wholesalers in their area of operations previously were also permitted to become the retailers of the Federation. The issue

of cultivation loans to farmers by the Government was linked to the distribution of fertilizers to farmer members and this largely influenced the success of distribution operations. Generally TANFED covered 25% of the total quantity of fertilizers distributed in Tamil Nadu. The system and the professionalised mangement adopted by TANFED has helped to maintain uniform prices and uninterrupted and quality supply. Any problem arising out was solved by TANFED with its long experience with the full co-operation of Government.

In the year 1992-93 alone, TANFED distributed chemical Fertilizers of 3,87,200 tonnes worth Rs.151.62 crores.

On 25.8.92, the Government of India decontrolled the prices of phosphatic and potassic fertilizers. This led to the increase of fertilizer prices two to three folds. To check up this alarming trend, Government of India announced fertilizer concession schemes with effect from 1.10.92. Under this scheme TANFED has been able to pass on Rs.10.83 crore to the farmers. By selling of a quantity of 1,37,656 tonnes of fertilizers consisting of D.A.P., M.O.P. and complex fertilizers worth Rs.95.94 crore TANFED could pass on the concession of Rs.10.83 crore to farmers. This concession scheme has been extended to the year 1993-94 also with effect from 12.6.93. Concession has been availed to an extent of Rs.1.64 crore in the first three months alone.

Further towards service to the farmers and for the improvement of agro-economy and in line with Government policy, TANFED, with the Co-ordination of Central Co-operative Banks and Regional Joint Registrars arranged opening of 100 Agro Super Markets by the Primary Agricultural Co-operative Banks in the State excluding Thanjavur, Nagapattinam-Quaid-e-Milleth and the Nilgiris Districts to ensure the successful mobilisation of the concept of supply of all agricultural inputs under one roof. Under this scheme TANFED spent Rs.20

lakh for supplying name boards, price exhibition boards, banners, wooden pallets, bi-cycles, uniforms to sales personnel etc. to the Agro-Super Markets. It is also proposed to impart training to the personnel through Co-operative training centre at Madurai. Adequate quantities of fertilisers, seeds, pesticides, agricultural implement are made available in these Agro markets. Under this scheme, inputs worth Rs.1.50 crore towards the close of the year 1992-93 and Rs.2.06 crore during the first 5 months of the current year 1993-94 were distributed to the farmers. During the current year, distribution of fertilizers alone is aimed at 5.40 lakh tonnes to the value of about Rs.254 crore by TANFED. By the year 1997-98, TANFED, it is hoped, will distribute 12.65 lakh tonnes of fertilizer in that year.

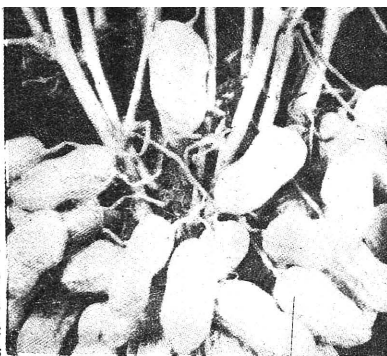
Further it has been programmed to open farmers service centres by select Primary Agricultural Co-operative Banks in Tamil Nadu with financial assistance from National Co-operative Development Corporation by allowing more margins and financial assistance.

### Import of Fertilizer

The outstanding feature of fertilizer distribution activity during 1992-93 is the import of 35,000 tonnes of D.A.P. from Jordan and U.S.A. which has helped to maintain stability in supply and check up private exploitation during crucial situation. It is evident from the fact that a bag of 50 kg. D.A.P. was sold to farmers at the rate of Rs.340 by Co-operative channel when the market rate prevailed then was around Rs.368 per bag in January 1993.

### Distribution of seeds, pesticides and implements

The Agricultural Department as well as the seed farms maintained by them and other leading organisations in this field are engaged in multiplication and supply of quality seeds certified by the Department. Similarly institutions like TUCAS and other private organisations undertake supply of pesticides. ENCOFED and others are engaged in production, dealership and supply of agricultural implements. However, TANFED as a well



established organisation with its vast infrastructural facilities and the principle to be a distributor of all inputs under one roof is also distributing pesticides, seeds and some implements and in a small measure producing certified seeds in Thanjavur District.

In the last three years TANFED had made the distribution of these inputs as given below:

Year	(Rs. in Lakhs)		Implements
	Seeds	Pesticides	
1990-91	21.19	216.03	11.19
1991-92	15.00	461.76	13.36
1992-93	15.95	501.94	9.93

### Storage

For any organisation engaged in the



supply of goods, storage facility remains on the top of the list of infrastructures necessary. Apart from being systematically stored in the godowns, some goods especially perishable need to be preserved scientifically in order to be in storage for a long time without losing their quality so that they can be supplied to the market during non-season. The Cold storage facility helps for this purpose. TANFED has 35 storage godowns with a capacity of 26,560 tonnes throughout the State. This enables to maintain the inventory stock of the fertilisers to the optimum level and ably manage the supplies. Apart from this TANFED is also having a Cold storage of 1250 tonnes capacity in Madras City where perishable items like potato, tamarind, fruits and vegetables, egg, milk products, wet dates, dry fruits, grains, pulses, spices etc. are stored. This storage mainly serves the consuming public in Madras City. Apart from TANFED's products, the products brought by the traders are stored on a rental basis. This storage has overwhelming demand. Realising the increasing need and in order to further create awareness on the benefits of scientific storage, TANFED is raising another large sized cold storage with a capacity of about 2500 tonnes at a cost of about Rs.170 lakh at the ideal venue of the new wholesale Market Complex coming up at Koyambedu in Madras. This complex is being established by the Government on a big scale through the Madras Metropolitan Development Authority (MMDA) for the dual purpose of getting relieved from the busiest and congested Kothaval Market area in Madras and replacing it by a massive well planned and organised market for the trading of fruits and vegetables, flowers, grains and pulses and other major products. TANFED has acquired 22 grounds of land for having this prestigious facility which will attract the trading community and popularise the Cold storage culture.

TANFED does not advance loans but offers its services in kind. Hence all its service straightaway go to the benefit of farmers eliminating intermediaries. Hence it remains and continues to be truly a farmers' Organisation.





# ROLE OF WORKING OF WOMEN COOPERATIVE SOCIETIES

## Introduction:

Among the various schemes, implemented for the welfare of the women by the Director of Social Welfare, providing employment to women especially living in below poverty line by organising Co-operative Societies is the main object of the Special Programme of this department. At present (1992-93) 175 Women Co-operative Societies are functioning under the control of Social Welfare Department.

The goods produced by these societies are being supplied to Government sponsored schemes like free supply of uniforms and free supply of footwears to children studying in standard I to VIII under Nutritious Meal Programme and supply of Weaning food and Energy food to the centres run under ICDS Scheme and TINP. Thereby these societies are having assured market for its products.

## Type of Societies functioning in the Social Welfare Department (1992-93)

1. Women Tailoring Co-operatives

- 75

2. Weaning food Manufacturing Co-operatives- 27
3. Chalk Crayon Manufacturing Co-operatives- 19
4. Stationery Manufacturing Co-operatives - 13
5. Footwear Manufacturing Co-operatives - 38
6. Liquid Soap Manufacturing Co-operatives - 1
7. Nallur Coir Manufacturing Co-operatives - 1
8. Mathur Sago & Papad Making Industrial Co-operative Society - 1

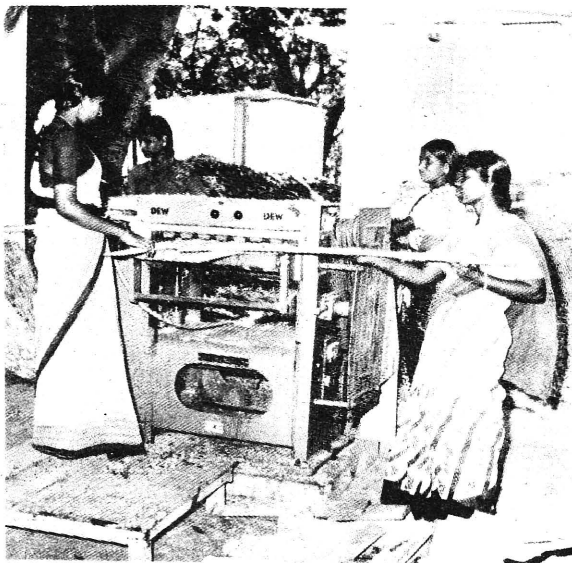
Total

175

## Tailoring Co-operative Societies

There are 75 Tailoring Co-operative Societies functioning in the state. These societies are engaged in stitching of uniforms for the school going children studying in standard I to VIII under Puratchi Thalaivar MGR Nutritious Meal Programme and also for children studying in the schools run by the Directorate of Backward Classes, Most Backward Classes and Adi Dravidar and Tribal Welfare.

Every District has been supplied free of cost with automatic cutting machines and cloth is cut in the cutting centre located in each District. The cut pieces of cloth are distributed to women Development Co-operative Societies for stitching.



About 26,257 women are engaged in the stitching works. Government have permitted **disbursement** of 90% as advance of the wages to the members of the Co-operative every year. Apart from stitching of uniforms these societies are undertaking advertisement bags from Co-optex seeds and manure bags from Agricultural Department etc for providing continuous and gainful employment to these women. During the year these societies have disbursed Rs.602.80 lakh as wages to the members.

#### **Weaning Food Co-operative Societies**

Children between 6 months and 5 years and pregnant and lactating women are being provided with Weaning food to improve the nutritional and health status of children and women. 27 Weaning food societies are functioning in this Department for production of Weaning food. Over 1,350 women members of these societies also work and earn wages in the production of Weaning food. During the year 1992-93 about 10,374 metric tonnes of weaning food is produced and Rs.54.35 lakh has paid as wages to the members. The scheme of free supply of weaning food to children and women are being implemented with the funds provided by the World Bank, Government of India and Government of Tamil Nadu.

#### **Chalk Crayon Manufacturing Women Development Industrial Co-operative Societies**

19 Chalk Crayon Co-operatives are functioning under the control of this Department and employing about 1052 women. 1 month training was im-

parted and a stipend of Rs.100 was paid to each members. The Chalks produced by these societies are supplied to schools of Education Department. During the year 1992-93, Rs.0.53 lakh has been paid to members as wages.

#### **Stationary Societies**

13 Stationary Co-operative Societies are functioning in this Department. These societies have a total membership strength of about 700. These societies have been equipped with printing machines, double ruling machines and envelope making machines at free of cost by Government. The Stationery goods produced by these societies are supplied to noon meal centres and centres run under the ICDS scheme and TINP Projects. During the year 1992-93 the members of the society have earned Rs.4.93 lakh as wages.

#### **Footwear Co-operative Societies:**

38 Footwear Co-operative Societies are functioning in this Department for production of footwear to be distributed free to school children studying in standard I to VIII and awaiting Nutritious Meal under Puratchi Thalaivar MGR Nutritious Meal Programme. About 2,000 Arunthadiyar Women belonging to Scheduled Castes were given training for 1 month with a stipend of Rs.200 and they were also provided with free tool kits worth of Rs.250. During the year 1992-93, 3,00,000 pairs of footwears were produced and Rs.14.23 lakh was distributed as wages to members.

#### **Coir Co-operative Societies**

One Coir Industrial Co-operative Societies for women is functioning in Nallur at Thanjavur District. This society serves both as a training centre as well as a production centre. 115 women are provided continuous employment through this society. The society has got three branches. During



the year 1992-93, Rs.1.77 lakh was paid to members as wages.

Coir Board is offering 20% rebate on sales effective by the society. It has also sanctioned Rs.2.95 lakh as subsidy for setting of a model coir village at Nallur.

#### Liquid Soap Manufacturing Industrial Co-operative Society

The Chengalpattu Rural Development Women liquid Soap Industrial Co-operative Society is functioning in Chengalpattu MGR District since 1987 and employing 30 women members. The Government have issued orders in G.O.Rt.No. 147 B.C.&NMP & SWD dated 7.7.89 for supply of cleaning powder to all noon meal centres in Tamil Nadu by this society as a measure of marketing tie up to enable the society to provide employment to its members. During the year 1992-93 the society has paid Rs.0.34 lakh as wages, to members.



#### The Mathur Sago and Papad Industrial Co-operative Society

The mathur Sago and Papad Industrial Co-operative Society was originally registered in the Industries Department and subsequently transferred to the administrative control of Social Welfare Department. At present the society is providing employment to 35 women.

#### Performance of Industrial Co-operative Societies functioning under the control of Social Welfare Department for the year 1992-93

Types of Society	No.of Societies	No.of beneficiaries	Disbursement of wages to members (Rs. in lakh)
Tailoring Co-operatives	75	26,257	602.80
Weaving food & Energy food Society	27	1,350	54.35
Chalk Crayon Co-operative Societies	19	1,052	0.53
Stationary Co-operative Societies	13	700	4.93
Footwear Co-operative Societies	38	3,513	14.25
Liquid Soap Co-operative Societies	1	30	0.34
Coir Indl. Co-operative Societies	1	115	1.77
Sago & Papad making Co-operative Societies	1	35	Newly started
Total	175	33,052	678.98





# THE TAMIL NADU INDUSTRIAL COOPERATIVE BANK

## Preamble

With a view to accelerate the growth of Industrial Cooperatives and thereby generate more employment, in rural and semi-urban areas, the administrative control of Industrial Cooperatives in the State was transferred to the Department of Industries and Commerce in the year 1956.

The Working Group constituted by the Government of India recommended for the setting up of a separate financing agency for meeting the credit needs of Industrial Cooperatives to relieve the burden of State Government. As the conditions were favourable for the formation of an Industrial Cooperative Bank, the Government of India also accepted in principle to State participation to Industrial Cooperative Banks. It is against this background the Tamil Nadu Industrial Cooperative Bank popularly known as 'TAICO BANK' came into being. The Bank was registered on 13-9-1961 and formally started functioning in November, 1962.

## Organisation:

The organisational set up of TAICO Bank is unique and broad based in the sense that it provides assistance to Industrial Cooperatives broadly classified as Village and Small Scale Industries sector by NABARD.

The broad categories of Industrial Cooperatives financed are listed as under:-

1. Small Scale Industries
2. Coir Industries
3. Handicrafts

## Branches:

The Bank besides its Head office at Madras has Twelve Branches at the following places:

1. Coonoor
2. Kovilpatti
3. Sattur
4. Madurai

## TAICO BANK'S ADVANCES TO INDUSTRIAL COOPERATIVE SOCIETIES (AS ON 30.6.1993)

	(Rs. in lakhs)	
	Sanctioned limit	Out- standing
a. Tea	485.16	382.51
b. Starch & Sago	426.75	756
c. Matches	71.25	51.97
d. Polythene	149.61	93.82
e. Taxi & Auto	53.96	53.58
f. Coir	38.22	30.82
g. Brick & Tile	152.02	99.24
h. Metal	37.04	42.26
i. Women & Tailoring	12.50	9.59
j. Printing & Stationery	40.82	13.48
k. Leather	31.69	31.39
l. Handicrafts	8.20	6.92
m. Engineering	18.00	12.29
n. Miscellaneous	102.14	99.66
o. Liquidation, Deceit and others		327.86
<b>Total</b>	<b>1627.36</b>	<b>1262.95</b>

5. Trichy
6. Salem
7. Chepauk, Madras-5
8. Vellore
9. Nagercoil
10. Coimbatore
11. Thanjavur
12. Tirunelveli

## Growth:

The Tamil Nadu Industrial Cooperative Bank which commenced its banking business on a modest scale in the infant stages has recorded substantial growth in all areas of activities during the last 30 years.

Thus it has become a force a reckon within the matter of providing finance exclusively to Industrial Cooperatives in the State both for their block capital and working capital needs. This Bank has made significant contribution to development of Village and Small Scale Industries in the State through Industrial Cooperatives on account of the policy of liberal financial assistances.

## Working of the Bank:

The TAICO Bank provides the following types of financial assistance to Industrial Cooperatives functioning under the administrative control of the commissionerate of Industries and Commerce, Madras.

#### a. Term loan:

Term loan is sanctioned in general for the purpose of purchase of land, plant and machinery and construction of building. 25% margin money should be met by the society. 75% alone will be given as term loan. The assets created out of term loan should be given as collateral security.

#### b. Cash credit loan:

Cash credit is provided to the society for the purpose of working capital against the hypothecation of stock-in-trade. 60% value of stock coverage is reckoned for the purpose of release of funds against the sanctioned cash credit.

#### Bills discounting:

Bills discounting is facilitated to mitigate the working capital problem at the time of slump in trade. 90% value of bills on any negotiable instrument such as Railway Receipt, Lorry receipt etc. will be given under Bills discounting.

#### d. Bridge loan:

Bridge loan is given well in advance pending release of funds on the sanction of loan already committed by financial institution like TIIC, NCDC, THADCO, TABCEDCO, NBCFDC for the speedy implementation of the scheme and with a view to arrest escalation cost of the project.

#### e. Key loan:

Key loan is given under double lock key system keeping the stock in godown and 90% loan against the value of goods will be given.

#### f. Bank guarantee:

Bank guarantee is given to certain Industrial Cooperative Societies for payment guarantee to Government Departments, Public sector undertakings.

As on date there are 417 societies on roll as members of this Bank.

The following are the rates of in-

terest charged by the Bank for the loans and advances:

availing refinance facilities made available through NABARD.

	Size of limit	Rate of interest with effect from 8.4.1993 (% per annum)
a.	Upto and inclusive of Rs.25,000/-	12%
b.	Over Rs.25,000/- and upto Rs.2,00,000/-	16%
c.	Over Rs.2,00,000/-	17% (minimum)

#### Assistance from State Government

The Government of Tamil Nadu have extended the following assistance to this Bank as detailed below:

1. State participation in the share capital structure of the Bank Rs.233.30 lakh
2. Guarantee for repayment of clean cash credit accommodation availed from State Bank of India, Anna Salai, Madras-2 Rs.20.00 lakhs

#### Recognition of the Bank by Reserve Bank of India:

The question of recognition of TAICO Bank by Reserve Bank of India for availing refinance facilities from NABARD was pending with Reserve Bank of India ever since the year 1971. The Reserve Bank of India has now recognised the Bank (October, 1987) for availing refinance facilities in the Eight Districts in the State. The districts are:

1. Madras
2. Tiruchirappalli
3. Ramnathapuram
4. Pasumpon Muthuramalingam
5. Virudhunagar Kamarajar
6. Nellai Kattabomman
7. V.O.Chidambaranar and
8. Nilgiris.

The Bank has identified several expansion programmes especially in Tea Factories and Polythene for

#### Expansion Programmes:

It is a common factor that any development and growth of an organisation is interlinked with expansion and increase in business activities. TAICO Bank has got some ambitious expansion programmes like introduction of jewel loans, loans to other cooperative societies not coming under the administrative control of the Industries Commissioner and Director of Industries and Commerce, Madras-5, loans to tiny sectors, consumer loan, salary loan, etc. Recently the Government have permitted the TAICO Bank for issue of jewel loans duly framing Rules and Regulations with proper management control. If the jewel loan is issued, more branches can be opened throughout Tamil Nadu besides making the existing branches economically viable.

The Bank has got a proposal to introduce Safe Deposit Lockers in all branches as the same is very much in demand and there is overwhelming response from the general public for allotment of lockers. The investment in purchase of Safe Deposit Locker will be minimised when compared with income generated on account of introduction of safe deposit lockers. It is expected the Bank will be in a position to recoup the investment within a period of 2 to 3 years and thereafter it will be a regular source of income and profitability of the income will raise besides helping

the Bank to maximise the deposits both under Short Term and Medium term from prospective customers seeking allotment of lockers. Necessary proposals were already submitted to the Government of Tamil Nadu through the Industries Commissioner and Director of Industries and Commerce for the sanctioning of financial assistance of Rs.300 crores by way of State participation in the share capital structure of the TAICO Bank for financing TINY sector which needs credit assistance in the wake of reluctance shown by other financial agencies in financing this category.

#### Statutory Functions:

The TAICO Bank is looking after the liquidation work pertaining to the Industrial Cooperative Societies financed by the Bank. This is a statutory function entrusted by the Department to the Bank. These societies are spread over throughout the State.

The Bank has submitted proposals to NABARD for availing

refinance assistance in the following cases.

#### Conclusion:

The TAICO Bank poised sustain-

	(Rs. in lakhs)
a. Block capital requirements in 8 recognised Districts	16735
b. Block capital requirements in other unrecognised District	10232
c. Working capital required by Industrial Cooperative Societies in the State of Tamil Nadu	1283.80
d. Finance required for new as well as expansion of existing Industrial Cooperative Societies in the State of Tamil Nadu	90945
<b>Total requirements of fund</b>	<b>2462.92</b>

#### Building

The Bank has owned a building measuring 5,000 Sq.ft. in the M.M.D.A. Complex valued at Rs.470 lakhs. In keeping with the proposed expansion activities of this Bank, it has been proposed to construct a multi-storeyed complex in the newly purchased Navamani Building (purchased value Rs.54.00 lakhs) at Raja Annamalaipuram, Madras.

ed and balanced growth and in the coming years it is expected to play a pivotal role in the development of Industrial Cooperative Societies in general and Industrial Cooperative Societies formed for the benefit of artisans and workers and landless labourers residing in rural areas by forming Coir Industrial Cooperative Societies, Handicrafts, etc. The expertise of District Industries Centres will be utilised for attaining these objectives.

I like being with children and even more, playing with them. For a moment I forget that I am terribly old and that it is a very long time ago since I was a child. Old people have a habit of delivering sermons and giving good advice to the young. I remember that I disliked this very much long ago when I was a boy. Nothing saddens me so much as the sight of children who are denied education, sometimes denied even food and clothing. If our children to-day are denied education what is our India of to-morrow going to be? It is the duty of the State to provide education for every child in the country. And I would add that it is the duty of the State to provide free education to every child in the country. Unfortunately, we cannot do all these things quickly and suddenly, because of our lack of resources and lack of teachers. But we have to get going.

Nehru

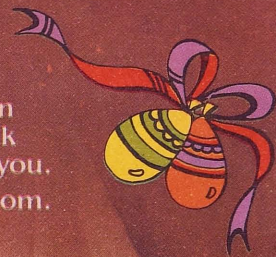
**I am  
fond of  
children**





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